

**Information to identify the case:**

Debtor 1	<b>Mary D DeLoach</b>	Social Security number or ITIN	xxx-xx-3374
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-12187-JKS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary D DeLoach

7/5/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mary D DeLoach  
 Debtor

Case No. 13-12187-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Jul 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2018.

db  
 513656118 #+Mary D DeLoach, 206 Midland Place, Newark, NJ 07106-3311  
 513656119 +Action Collection, Po Box 351, Livingston, NJ 07039-0351  
 513656123 +Allstate, Po Box 3576, Akron, OH 44309-3576  
 513656125 +Anesthesia Assoc of Morristown/ c/o, David B. Watner, Esq, 1129 Bloomfield Avenue Ste 208,  
 Caldwell, NJ 07006-7123  
 513656126 +Apex Asset Management, LLC, Po Box 7044, Lancaster, PA 17604-7044  
 513656126 +Bank Home Loans Servicing, LP, Po Box 650070, Dallas, TX 75265-0070  
 513694025 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 513656134 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center,  
 Des Moines, IA 50364-0500)  
 513775048 +Cardiovascular Care Group, AA Action Collection Co, Inc, 29 Columbia Turnpike, Suite 303,  
 Florham Park, NJ 07932-2240  
 513656129 +Citibank c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 513656130 Coslar Sanitation, LLC, 420 Middles Raod, Stroudsburg, PA 18360  
 513656131 +Devry University, 75 Remittance Drive Suite 1815, Chicago, IL 60675-1815  
 513656133 +Ge Capital Retai bank c/o, Eichenbaum & Stylianou, LLC, 10 Forest Avenue Ste 300,  
 Po Box 914, Paramus, NJ 07653-0914  
 513656135 +Landmark Healthcare, 1750 Howe Avenue, Suite 300, Sacramento, CA 95825-3369  
 513656136 +Leading Edge Recovery Solutions, LLC, 5440 N. Cumberland Avenue Ste 300,  
 Chicago, IL 60656-1486  
 513656140 +Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 513656145 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Motor Acceptance Corp, Po Box 17275, Baltimore, MD 21297)  
 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366  
 513668062 +Nobodydenied, 901 Mountain Avenue, Springfield, NJ 07081-3414  
 513656146 +Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611  
 513814041 +Overlook Medical Center, PDAB, PO Box 98, Rockaway, NJ 07866-0098  
 513656148 +Penn Estates Utilites Inc, Po Box 1105, Northbrook, IL 60065-1105  
 513656149 +Porfolio c/o Glenn S. Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 513656151 +Raritan Bay Medical Center RHG, Po Box 48071, Newark, NJ 07101-4871  
 513656152 +Summit Medical Group, Po Box 167, Newark, NJ 07101-0167  
 513656153 +The Dental Center, 731 Bloomfield Avenue, Bloomfield, NJ 07003-2514  
 513656154 Toy R us, Bank Card Services, Po Box 94012, Palatine, IL 60094-4012  
 513656155 +United Collection Bureau, Inc, Po Box 140190, Toledo, OH 43614-0190  
 513656156 +Vital Recovery Services, Inc, Po Box 923747, Norcross, GA 30010-3747  
 513656160 +Wendy Bogart Shiffter, 1212 Christopher Street (rear), Po Box 128,  
 Stroudsburg, PA 18360-0128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 05 2018 23:25:18 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 05 2018 23:25:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: MKnitter@monroecountypa.gov Jul 05 2018 23:25:27  
 Monroe County Tax Claim Bureau, Attn: Mindy, 1 Quaker Plaza, Room 104,  
 Stroudsburg, PA 18360-2141  
 513656120 +EDI: AMEREXPR.COM Jul 06 2018 02:48:00 Amercian Express, Po Box 26312,  
 Lehigh Valley, PA 18002-6312  
 513656121 +EDI: AMEREXPR.COM Jul 06 2018 02:48:00 American Express, PO Box 6618,  
 Omaha, NE 68106-0618  
 513937827 EDI: BECKLEE.COM Jul 06 2018 02:48:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 513937829 EDI: BECKLEE.COM Jul 06 2018 02:48:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513724874 EDI: AIS.COM Jul 06 2018 02:48:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513656124 +EDI: WFNNB.COM Jul 06 2018 02:48:00 Annie Sez, Po Box 182119, Columbus, OH 43218-2119  
 513656127 +EDI: BANKAMER.COM Jul 06 2018 02:48:00 Bank of America, Po Box 5170,  
 Simi Valley, CA 93062-5170  
 513656128 +EDI: TSYS2.COM Jul 06 2018 02:48:00 Bloomindale, Po Box 183083, Columbus, OH 43218-3083  
 513678416 +EDI: TSYS2.COM Jul 06 2018 02:48:00 Department Stores National Bank/Bloomindales,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513680941 +EDI: TSYS2.COM Jul 06 2018 02:48:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513656132 EDI: AMINFOFP.COM Jul 06 2018 02:48:00 First Premier Bank, PO Box 5147,  
 Sioux Falls, SD 57117-5147  
 513996025 EDI: RMSC.COM Jul 06 2018 02:48:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 513977739 E-mail/Text: bankruptcy.bnc@ditech.com Jul 05 2018 23:24:36 Green Tree Servicing LLC,  
 PO Box 0049, Palatine, IL 60055-0049, Green Tree Servicing LLC, PO Box 0049,  
 Palatine, IL 60055-0049

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 64

Date Rcvd: Jul 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513977738 E-mail/Text: bankruptcy.bnc@ditech.com Jul 05 2018 23:24:36 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049  
513656136 +E-mail/Text: bankruptcy@affglo.com Jul 05 2018 23:25:20  
Leading Edge Recovery Solutions, LLC, 5440 N. Cumberland Avenue Ste 300,  
Chicago, IL 60656-1486  
513656138 +EDI: RMSC.COM Jul 06 2018 02:48:00 Lowe's/GEMB, Po Box 530914, Atlanta, GA 30353-0914  
513656139 EDI: TSYS2.COM Jul 06 2018 02:48:00 Macy, Po Box 183083, Columbus, OH 43218-3083  
513656142 +E-mail/Text: MKnitter@monroecountypa.gov Jul 05 2018 23:25:27  
Monroe County Assessment Office, 1 Quaker Plaza, Room 102, Stroudsburg, PA 18360-2141  
513656144 +E-mail/Text: egssupportservices@alorica.com Jul 05 2018 23:25:27 NCO Financial Systems Inc,  
507 Prudential Road, Horsham, PA 19044-2308  
513656143 +EDI: NESF.COM Jul 06 2018 02:48:00 National Enterprise System, 29125 Solon Road,  
Solon, OH 44139-3442  
513656150 EDI: PRA.COM Jul 06 2018 02:48:00 Portfolio Recovery, 120 Corporate Blvd,  
Norfolk, VA 23502  
513997075 EDI: PRA.COM Jul 06 2018 02:48:00 Portfolio Recovery Associates, LLC, c/o Annie Sez,  
POB 41067, Norfolk VA 23541  
513875215 EDI: PRA.COM Jul 06 2018 02:48:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
POB 41067, Norfolk VA 23541  
517526543 +EDI: RMSC.COM Jul 06 2018 02:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
513656157 EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo, PO BOX 14411, Des Moines, IA 50306-3411  
517598531 EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Bank NA, PO Box 660041,  
Dallas, TX 75266-0041  
513729701 EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
513665474 EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Bank, N.A.,  
13675 Technology Drive, Bldg C., 2nd Fl, Eden Prairie, MN 55344-2252  
513840990 +EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd,  
Fort Mill, SC 29715-7203  
513846847 +EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Bank, N.A., 1 Home Campus, MAC X2303-01A,  
Des Moines, IA 50328-0001  
513656158 +EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Home Mortgage, Po Box 11701,  
Newark, NJ 07101-4701  
513656159 +EDI: WFFC.COM Jul 06 2018 02:48:00 Wells Fargo Home Mortgage, Po Box 14411,  
Des Moines, IA 50306-3411

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366  
513656122\* +American Express, Po Box 6618, Omaha, NE 68106-0618  
513656141\* +Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
513656117 ##+Able Credit Services Group Inc, 623 River Road, Ste 2G, Fair Haven, NJ 07704-3267  
513656137 ##Livingston Pathology Associates, LLC, Po Box 66689, Falmouth, ME 04105-6689

TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 64

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bank of America, N.A. NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Bruce W. Radowitz on behalf of Debtor Mary D DeLoach bradowitz@comcast.net,  
r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified  
Mortgage Services L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Joshua I. Goldman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by Gateway Funding Diversified  
Mortgage Services L.P. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
TOTAL: 9